

U.S. DISTRICT COURT
DISTRICT OF MAINE
PORTLAND

**UNITED STATES DISTRICT COURT & FILED
DISTRICT OF MAINE**

2024 AUG 22 P 1:08

U.S. BANK, N.A., as Trustee for LSF10
Master Participation Trust,

PLAINTIFF

vs.

FRANCES L. PLOURDE,

DEFENDANT

DEPUTY CLERK

)
)
) ANSWER TO COMPLAINT &
) REQUEST FOR FORECLOSURE
) DIVERSION PROGRAM MEDIATION
)
)
)
)
)

NOW COMES Defendant Frances Plourde, pro se, and responds to Plaintiff's
Complaint as follows:

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. Admitted.
7. Admitted.
8. Admitted.
9. Admitted.
10. Denied. Answering further, upon information and belief, the proper party did not complete the alleged assignment
11. Admitted.
12. Admitted.
13. Qualified. Answering further, the corrective deed may have addressed the prior improper transfer, but it did not ratify the assessments, and specifically legal and other fees assessed in the interim.
14. Admitted.
15. Qualified. Answering further, while the letter stated these things, the letter does not reflect the discussions with the servicer after receipt of the letter.
16. Denied. Answering further, the servicer's representations modified the terms of the demand letter.
17. Admitted.
18. Admitted.
19. Denied. Answering further, there is no junior mortgage. Plaintiff references a line of credit that was at one time available.
20. Denied.
21. Denied.
22. Admitted.

23. Defendant reasserts and realleges her responses to Paragraphs 1-22.

24. Admitted.

25. Admitted.

26. Admitted.

27. Denied. Answering further, HAF funds addressed the arrearage through at least October 2023.

28. Denied.

29. Admitted.

30. Denied.

31. Admitted.

32. Admitted.

33. Admitted.

34. Defendant reasserts and realleges her responses to Paragraphs 1-33.

35. Admitted.

36. Denied.

37. Admitted.

38. Admitted.

39. Denied.

40. Denied.

41. Denied.

42. Denied.

43. Admitted.

44. Defendant reasserts and realleges her responses to Paragraphs 1-43.

45. Admitted.

46. Admitted.

47. Admitted.

48. Denied.

49. Admitted.

50. Admitted.

51. Denied.

52. Denied.

53. Denied.

54. Denied.

55. Denied.

56. Admitted.

57. Defendant reasserts and realleges her responses to Paragraphs 1-56

58. Admitted.

59. Admitted.

60. Denied.

61. Denied.

62. Admitted.

AFFIRMATIVE DEFENSES

63. Defendant reasserts and realleges his responses to Paragraphs 1-62.

64. The Complaint is subject to the defense of duress.

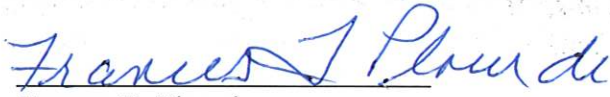
65. The Complaint is subject to the defense of unclean hands.

66. The Complaint is subject to the defense of illegality.

67. The Complaint is subject to the defense of accord and satisfaction.

WHEREFORE, Defendant respectfully requests this Court refer this matter to the Maine State Foreclosure Diversion Program, together with such other and additional relief as it deems just and necessary.

Dated at Portland, Maine, this 19th day of August 2024.


Frances L. Plourde